

E-FILED 16 March 2007

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of inventor(s):

Len L. Mizrah

Application No. **09/706,370**

Filing Date: **03 November 2000**

Title: **System and Method for Private
Secure Financial Transactions**

Confirmation No. **6463**

Group Art Unit: 3694

Examiner: Ella Colbert

CUSTOMER NO. 22470

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

SUPPLEMENTAL RESPONSE/AMENDMENT

Sir:

Further to the response filed 16 February 2007, in which Applicant summarized the interviews held on 1 and 8 February 2007, Applicant's representative filed an interview summary following the 25 January 2007 telephonic interview in the form of a letter faxed to Examiner Colbert on 26 January 2007, a copy of which is attached.

The Examiner has summarized the interviews held 25 January 2007 and 8 February 2007.

Applicant believes that due to the serial nature of the three interviews, all summaries have been timely reported for the record.

Respectfully submitted,



Dated: *16 March 2007*

Mark A. Haynes, Reg. No. 30,846

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26 January 2007

Examiner Ella Colbert
USPTO, Art Unit 3694

Via Facsimile
571-273-6741

Re: U.S. Patent Application entitled
SYSTEM AND METHOD FOR PRIVATE AND SECURE FINANCIAL
TRANSACTIONS
Application No.: 09/706,370; Filed: 03 November 2000
Inventor: Len L. Mizrah
Our Reference No.: AIDT 1000-1

Dear Ms. Colbert:

Thank you for the telephone interview we had yesterday. This is to remind you we have scheduled a follow-up interview for Thursday, 1 February 2007 at 7:00 a.m. PST/10:00 a.m. EST. I will call you then.

In the meantime you are committed to reviewing with colleagues the proposed amended claim combining claims 45 and 54. For your convenience, the proposed claim follows:

45. (amended) A computer implemented method, comprising:

establishing an authentication record at the computer for a predicted transaction by a particular account holder, the predicted transaction having a predicted transaction amount and a transaction time parameter, and an authenticated transaction signature for presentation upon execution of the predicted transaction;

establishing an authorization record for a particular transaction indicating an actual transaction amount, an actual transaction time and a presented transaction signature, wherein said establishing an authorization record does not require identification of the particular account holder;

reading the authorization record and the authentication record, and determining whether the presented transaction signature in the authorization record matches the authenticated transaction signature in the authentication record for the predicted transaction, the actual

Ella Colbert
26 January 2007
Page 2 of 2

transaction amount in the authorization record matches the predicted transaction amount in the authentication record and the actual transaction time in the authorization record matches the transaction time parameter in the authentication record; and

reconciling the predicted transaction amount and the actual transaction amount for the particular account holder.

I look forward to speaking with you again next Thursday.

Kind regards,

A handwritten signature in black ink, appearing to read 'Mark Haynes', with a stylized, cursive script.

Mark Haynes

MH:db